

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUI	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION
COMMUNITY	AUGLAIZE COUNTY, OHIO (Unincorporated Areas) COMMUNITY NO.: 390761	Lot 129, Block D, Southmoor Shores Subdivision, as described in the Warranty Deed, recorded as Instrument No. 200100000039, in Book 420, Page 932, in the Office of the County Recorder, Auglaize County, Ohio
AFFECTED	NUMBER: 39011C0090C	
MAP PANEL	DATE: 9/6/1989	
FLOODING SO	URCE: GRAND LAKE ST. MARY'S	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.512, -84.431 SOURCE OF LAT & LONG: ARCGIS 10.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
129	D	Southmoor Shores	129 Marbellow Court	Structure (Residence)	X (unshaded)	873.0 feet	873.3 feet	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief

Engineering Management Branch

Federal Insurance and Mitigation Administration

Date: November 06, 2012

Case No.: 12-05-9931A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch

Federal Insurance and Mitigation Administration



Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can quality for this type of policy may be obtained by calling the Flood Insurance Information Hotline, toll free, at 1-800427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.



Washington, D.C. 20472

November 06, 2012

MS. NANCY M. SIEGEL 129 MARBELLOW COURT ST. MARYS, OH 45885

CASE NO.: 12-05-9931A

COMMUNITY: AUGLAIZE COUNTY, OHIO

(UNINCORPORATED AREAS)

COMMUNITY NO.:

390761

DEAR MS. SIEGEL:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief

Engineering Management Branch

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region



Washington, D.C. 20472

October 03, 2012

Ms. Nacy M. Siegel 129 Marbellow Court St. Marys, OH 45885 IN REPLY REFER TO: CASE NO: 12-05-9931A

COMMUNITY: AUGLAIZE COUNTY, OHIO

(UNINCORPORATED AREAS)

COMMUNITY NO:

390761

216-AD

RE: SOUTHMOOR SHORES, BLOCK D, LOT 129 - 129 MARBELLOW COURT

Dear Ms. Siegel:

This is in response to your request for a Letter of Map Amendment for the property referenced above.

The Federal Emergency Management Agency (FEMA) uses detailed application/certification forms for revision requests or amendments to the National Flood Insurance Program (NFIP) maps. The forms provide step-by-step instructions for requestors to follow, and are comprehensive, ensuring that the requestors' submissions are complete and more logically structured. Therefore, we can complete our review more quickly and at lower cost to the NFIP. While completing the forms may seem burdensome, the advantages to requestors outweigh any inconvenience.

The following forms or supporting data, which were omitted from your previous submittal, must be provided:

- Please complete the Property Information Form. The form must be signed and dated (copy enclosed).

Please note that if all of the required items are not submitted within 90 days of the date of this letter, any subsequent request will be treated as an original submittal and will be subject to all submittal procedures.

When you write to us concerning your request, please include the case number referenced above in your letter. All required items and questions concerning your request are to be directed to Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

Please include this sheet with any correspondence, data, and/or fees that you send to FEMA for the case referenced below.

If you are sending fees please indicate the amount here: \$____

Case Number: 12-05-9931A

Project ID: SOUTHMOOR SHORES, BLOCK D, LOT 129
-- 129 MARBELLOW COURT

Community Name: AUGLAIZE COUNTY, OHIO
(UNINCORPORATED AREAS)

If you have any questions concerning FEMA policy, or the NFIP in general, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief

Engineering Management Branch

Federal Insurance and Minigation Administration

DEPARTMENT OF HOMELAND BECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY PROPERTY INFORMATION FORM

O.M.B. NO. 1666-8815 Empires Followary 24, 2014

	//M		
Public reporting burden for this data collection is e searching existing data sources, gethering and main benefits. You are not required to respond to this co accuracy of the burden estimate and any suggestio Emergency Management Agency, 1800 South Reli S form to this address.	Maining the needed data, and c lication of information unless a and for reducing this burden to: itreet, Arlington, VA 20598-300	s per response. The burden assimate inclusionalisting and submitting the form. This is valid OMB control number is displayed on the information Collections Managament, Dept. Reduction Project (1660-001).	Alls form. Sand comments regarding the parameter of Homeland Security, Federal S). NOTE: Do not sand your completed
This form may be completed by the property owner, Letter of Map Amendment (LOMA), Conditional Lette Revision Based on Fill (CLOMR-F) for existing or proposempleted in its entirety, unless stated as optional.	er or Map Amendment (CUOMA locad, single or multiple lots/stn incomplete substitutions will re	to Cecer of mails revealed master of mails request, a autit in procusing delays, Please check the	I Information on this form must be nem below that describes your request:
LOMA	deveted by fill (natural 9/2	urting that an existing structure of parc ade) would not be inundated by the-last	6 Module
☐ CTOMY	arada) would not be inund	tating that a proposed structure that is lated by the base flood if built as propo	560.
□ LOMR-F	fill would not be inundate	tating that an existing structure or pard d by the base flood.	
CLOMR-F	fill would not be inundate structure is built as propo-	taking that a parcel of land or proposed d by the base flood if fill is placed on the sed.	e percer as proposed or the
Fig is defined as material from any source (including construction practice of removing unsuitable existing practice does not after the existing (natural grade) of Program (NPIP) map showing the area in a Special Has fill bean placed on your property to raise ground that was previously below the BFE?	ig material (copsoli) and backfill Jeroton, which is at of showe th	no DFE. FM that is placed before the dense of	the first Nectonal Flood Insurance / month/year
Will fill be pleased on your property to raise ground that is below the BFE?	Vest No	If yes, when will fill be placed?	/ month/year
		 If yes, Endangered Species Act (documented to FEMA prior to issi (piezze refer page 4 to the MT-1.) 	unnce of the CLOMR-F determination
1. Street Address of the Property (If request names below): 129 Miles 2. Lagal description of Property (Lot, Block Lot, 129 South mack S	PARBELLOW PYS O HIO 45 In Subdivision or abbreviated Skives Subdivis	COURI 885 description from the Deed): 10W, St. MARYS, Ohis	
3. Are you requesting that a flood zone do	termination be completed t	or (check one):	
A pertion of land within	the bounds of the property licensed land surveyor or re Liptions, please refer to the	construction?(MM/ ? (A certified metes and bounds descrip gistered professional engineer, are red MT-1 Form 1 instructions.)	
4. is this request for a (check one): Single structure Single lot Multiple structures (No	w many structures are invol ny lots are involved in your n	ved in your request? List the number:	

addition to this form (MT-1 Form 1), please complete the checklist below. A	ALL requests must include one copy of the following:
Capy of the effective FIRM panel on which the atructure and/or prop regulatory floodway will require Section B of MT-1 Form 3)	perty location has been accurately plotted (property inadvertently located in the MFIP
Copy of the Subdivision Plat Map for the property (with recorderion	date and stamp of the Recorder's Office)
Copy of the Property Deed (with recordation data and stump of the shawing the surveyed location of the property relative to local streams on the FRM Bunct.	e Recorder's Office), accompanied by a tax assessor's map or other certified map sets and watercourses. The map should include at least one street intersection that is
Form 2 – Elevation Form. If the request is to remove the structure, submitted in lieu of Form 2. If the request is to remove the endre provided on Form 2.	and an Elevation Certificate has already been completed for this property, it may be legally recorded property, or a portion thereof, the lowest lot elevation must be
Please include a map scale and North arrow on all maps submitted.	
r LOMR-F5 and CLOMR-F5, the following must be submitted in addition to t	the frema listed above:
Form 3 - Community Actinomistigment Form	y 1980 - 1880 - 18 m ^{17 - 1}
or CLOMR-Fs, the following must be submitted in addition to the items liste	d above;
determination from the NATIONAL MAINING PROPOSED OF listed information.	ental Take Permit, an Inddental Take Statement, a "not tikely to adversely affect") or the U.S. Fish and Wildlife Service (USFWS), or an official letter from MMFS or USFWS species or designated critical habitat. Please refer to the MT-3 instructions for additional
Piguna do <u>not</u> tulproit original documents. Piguna retain a copy d	of all submitted documents for your records.
cubeshalose hald to further DHS-FEMA's Digital wallow and laws	digital formult (e.g. scanned documents and images on Compact Disc (CD)). Digital may facilitate the processing of your request.
	the supporting documents
Processing Fee (see instructions for appropriate mailing address; or chadule)	Wish http://www.femal.gov/fhm/frm_fees.shom for the most correct to
Processing Fee (see instructions for appropriate mailing address; or chedule)	visit http://www.fema.gov/fhm/frm_fees-show for the most current fee
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U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008 Expires March 31, 2012

Important: Read the instructions on pages 1-9.

	OPERTY INFORMATION	For Insurance Company Use:
A1. Building Owner's Name Nancy M. Siegel, Trustee		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or F 129 Marbellow Ct.	P.O. Route and Box No.	Company NAIC Number
City St. Marys State OH ZIP Code 45885	The second secon	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Southmoor Shores Blk. D, Lot 129	Description, etc.)	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc A5. Latitude/Longitude: Lat. 40°30′45″ Long. 84°25′51″ Horizontal Datum A6. Attach at least 2 photographs of the building if the Certificate is being use A7. Building Diagram Number 8 A8. For a building with a crawispace or enclosure(s): a) Square footage of crawispace or enclosure(s) 1348 sq ft b) No. of permanent flood openings in the crawispace or enclosure(s) within 1.0 foot above adjacent grade N/A c) Total net area of flood openings in A8.b N/A sq ir d) Engineered flood openings?	A9. For a building with an attact a) Square footage of attact b) No. of permanent flood within 1.0 foot above ad c) Total net area of flood opening	hed garage <u>480</u> sq ft openings in the attached garage ljacent grade <u>N/A</u> sq in penings in A9.b <u>N/A</u> sq in ngs? ☐ Yes ☑ No
	E RATE MAP (FIRM) INFORMATION	
B1. NFIP Community Name & Community Number B2. County N Auglaize County 397061 B2. County N Auglaize		33. State Ohio
0080 C Date Effecti	7. FIRIM Panel B8. Flood ive/Revised Date Zone(s) lept. 6, 1989 AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 873.0
B11. Indicate elevation datum used for BFE in Item B9: ☑ NGVD 1929 B12. Is the building located in a Coastal Barrier Resources System (CBRS) are Designation Date ☐ CBRS	☐ OPA	☐ Yes ⊠ No
SECTION C - BUILDING ELEVATION	INFORMATION (SURVEY REQUIRE	
 C1. Building elevations are based on: Construction Drawings* A new Elevation Certificate will be required when construction of the building. C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFI below according to the building diagram specified in Item A7. Use the same Benchmark Utilized Local Benchmark Vertical Datum NGVD 1929 Conversion/Comments 	F) AR AR/A AR/AF AR/A1-A30 AR/AH	☑ Finished Construction AR/AO. Complete Items C2.a-h
	Check the measurement	
b) Top of the next higher floor	r) 871.4	
Bottom of the lowest horizontal structural member (V Zones only) Attached garage (top of slab)	N/A feet _ meters (Puerto	Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	874.0	* ·
f) Lowest adjacent (finished) grade next to building (LAG)	873.3	
Highest adjacent (finished) grade next to building (HAG) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	873.8	
SECTION D - SURVEYOR, ENGINEE	R. OR ARCHITECT CERTIFICATION	
This certification is to be signed and sealed by a land surveyor, engineer, or are information. i certify that the information on this Certificate represents my best understand that any false statement may be punishable by fine or imprisonment	chitect authorized by law to certify elevation efforts to interpret the data available.I t under 18 U.S. Code, Section 1001.□ and longitude in Section A provided by a	STEVEN OF
Certifier's Name Steven E. Bowersox	License Number PS 7059	BOWERSOX *
Title Professional Surveyor Company Name Choice One Englanders 440 E. Hoewisher Rd. City Sidney		現 2 7059
Address 440 E. Hoewisher Rd. City Sidney Signature St. Date 9/10/2012	State OH ZIP Code 45365	TIGSIONAL SUPPLY
	Telephone 937-497-0200	ONAL SUR

	ces, copy the corresponding inf	formation from Section A.	LFC	or Insurance Company Use:
	g Apt., Unit, Suite, and/or Bldg. No.) o			Dicy Number
City St. Marys State, OH ZIP	Code 45885		C	ompany NAIC Number
SFC:	TION D - SURVEYOR, ENGINEE	R. OR ARCHITECT CERTIFIC	ATION (CONTIN	IUED)
	Certificate for (1) community official,			
Comments This Certificate is an		(-),	(3) 13 111 111 11 111 111 111 111 111 111	
Signature State	Bonna	Date 9/10/2012		☐ Check here if attachmen
SECTION E - BUILDING	ELEVATION INFORMATION (SU	JRVEY NOT REQUIRED) FOR	ZONE AO AND	ZONE A (WITHOUT BFE)
 E1. Provide elevation information grade (HAG) and the lowes a) Top of bottom floor (inclub) Top of bottom floor floor	uding basement, crawlspace, or enclouding basement, crawlspace, or enclowith permanent flood openings providans) of the building is	easurement used. In Puerto Rico or propriate boxes to show whether the sure) is feet sure) is feet led in Section A Items 8 and/or 9 (set feet meters above or meters above or below the iding is feet r	enly, enter meters. e elevation is above meters above meters above ee pages 8-9 of Ins below the HAC HAG. meters above o	or below the highest adjacent we or below the HAG. we or below the LAG. tructions), the next higher floor c. r below the HAG.
ordinance? LI Yes LI N				
	TION F - PROPERTY OWNER (C		IVE) CERTIFICA	TION
SEC* The property owner or owner's au	TION F - PROPERTY OWNER (Cuthorized representative who complete statements in Sections A, B, and E a	OR OWNER'S REPRESENTAT es Sections A, B, and E for Zone A	(without a FEMA-is	
The property owner or owner's au or Zone AO must sign here. <i>The</i>	TION F - PROPERTY OWNER (Cuthorized representative who complete statements in Sections A, B, and E a	OR OWNER'S REPRESENTAT es Sections A, B, and E for Zone A	(without a FEMA-is	
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